

Information to identify the case:

Debtor 1	David Campbell III	Social Security number or ITIN xxx-xx-3229
	First Name Middle Name Last Name	EIN 37-1782582
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-26836-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Campbell III
dba All Season Contractors

12/6/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Campbell, III
Debtor

Case No. 19-26836-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 38

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db +David Campbell, III, 1035 Kenyon Ave., Plainfield, NJ 07060-2805
518439613 +Amir Womack, 320 Dogwood Drive, Union, NJ 07083-7817
518439614 +Anthony Apolito, 26 Courier Place, Rutherford, NJ 07070-1102
518439616 +BA VO, 15 Boyd Avenue, Jersey City, NJ 07304-1405
518439622 +Frank J Angelastrano, Esq, 423 Lafayette Street, Newark, NJ 07105-2703
518439623 +Home Loan Investment Bank, 1 Home Loan Plz, Warwick, RI 02886-1765
518439624 +HomeAdvisor, Inc., 14023 Denver W Parkway, #200, Golden, CO 80401-3259
518439626 +Iowa Student Loan, 6775 Vista Dr, West Des Moines, IA 50266-9303
518439627 +Jersey City MUA, 69 DeVoe Place, Hackensack, NJ 07601-6105
518439629 +Lakeview Loan Servicing, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518439630 +Law Offices of George Christopoulos PC, 540 Hudson Street, 5th Floor,
Hackensack, NJ 07601-6637
518439632 +Liberty Savings FCU, Attn: Bankruptcy, 666 Newark Ave, Jersey City, NJ 07306-2398
518439634 New Jersey Dept. of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695-0245
518439636 +Paul File, Esq., Garces, Grabler, & LeBrocq, PC, 1919 Kennedy Blvd.,
North Bergen, NJ 07047-6305
518439638 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
518439641 +State of New Jersey, Department of the Treasury, Division of Taxation, P.O. Box 283,
Trenton, NJ 08646-0283
518439642 #+Viking Pest Control, 1329 US Hwy 22 East, Mountainside, NJ 07092-2605
518439644 +Wright Law Group, PLLC, 325 Chestnut Street, Suite 876 #199, Philadelphia, PA 19106-2614
518439645 +Yonel Pierre, 171 Cedargrove Lane, Somerset, NJ 08873-5211
518439646 +Zwicker & Associates, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:54 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: AISACG.COM Dec 07 2019 05:48:00 AIS Portfolio Services, LP Attn: Capital One Auto,
4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
518439612 +EDI: AMEREXPR.COM Dec 07 2019 05:48:00 Amex, Correspondence/Bankruptcy, P.O. Box 981540,
El Paso, TX 79998-1540
518439617 +EDI: TSYS2.COM Dec 07 2019 05:48:00 Barclays Bank Delaware, Attn: Correspondence,
P.O. Box 8801, Wilmington, DE 19899-8801
518439618 +EDI: CAPITALONE.COM Dec 07 2019 05:48:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,
Salt Lake City, UT 84130-0285
518439619 +EDI: CAPONEAUTO.COM Dec 07 2019 05:48:00 Capital One Auto Finance, Attn: Bankruptcy,
P.O. Box 30285, Salt Lake City, UT 84130-0285
518445846 +EDI: AISACG.COM Dec 07 2019 05:48:00 Capital One Auto Finance, a division of,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518439621 +EDI: NAVIENTFKASMDOE.COM Dec 07 2019 05:48:00 Dept of Ed / Navient, Attn: Claims Dept,
P.O. Box 9635, Wilkes Barr, PA 18773-9635
518439625 EDI: IRS.COM Dec 07 2019 05:48:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
518439628 +E-mail/Text: bncnotices@becket-lee.com Dec 07 2019 01:28:15 Kohls/Capital One,
Kohls Credit, P.O. Box 3120, Milwaukee, WI 53201-3120
518439631 +E-mail/Text: paulette.yiambilis@fundingmetrics.com Dec 07 2019 01:30:02 Lendini,
884 Town Center Drive, Langhorne, PA 19047-1748
518439633 +E-mail/Text: bknotices@mbandw.com Dec 07 2019 01:29:26 McCarthy, Burgess & Wolff,
26000 Cannon Road, Canton, OH 44146-1807
518439635 +E-mail/Text: bankruptcy@ondeck.com Dec 07 2019 01:30:05 On Deck Capital, 1400 Broadway,
25th Floor, New York, NY 10018-5225
518439637 +E-mail/Text: bankruptcy@pseg.com Dec 07 2019 01:26:11 PSE&G, Bankruptcy Department,
20 Commerce Drive, 4th Floor, Cranford, NJ 07016-3617
518442859 EDI: NEXTEL.COM Dec 07 2019 05:48:00 Sprint Wireless, 6200 Sprint Parkway,
Overland Park, KS 66251
518439640 +EDI: SEARS.COM Dec 07 2019 05:48:00 Sears/CBNA, P.O. Box 6282,
Sioux Falls, SD 57117-6282
518439643 +EDI: WFFC.COM Dec 07 2019 05:48:00 Wells Fargo/Jewelry Advantage Card, Attn: Bankruptcy,
P.O. Box 10438, Des Moines, IA 50306-0438

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518439615 Any Creditor with Arbitration Clause, Provisions
518439639 Radium2 Capital, Inc., NEED INFORMATION
518439620 ##+Claire Pearson, 1012 Park Ave, #8, Hoboken, NJ 07030-4334

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone

District/off: 0312-2

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Andy Winchell on behalf of Debtor David Campbell, III andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5